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## Testimony of Rochelle Palache, District Director and Vice President 32BJ SEIU

February 9, 2021

### Banking Committee

#### HB 6372 AN ACT EXEMPTING FROM EXECUTION CERTAIN FUNDS IN A JUDGMENT DEBTOR'S ACCOUNT

Thank you to Banking committee for holding today's hearing. My name is Rochelle Palache and I am testifying on behalf 32BJ which represents over 4,500 persons in the state of Connecticut and 175,000 members up and down the East Coast.

The Covid-19 pandemic has unleashed unprecedented hardship on Connecticut workers. While the unemployment rate was only 3.7% in January of 2020, by July it had climbed to 10.2% and as of December 2020 was still at 8.0%.<sup>1</sup> The job losses were concentrated among low-income workers who were performing jobs that could not be done remotely in hospitality and other service industries.<sup>2</sup> In these circumstances every cent is important as families try to pay for food, utilities, rent and other essentials. HB 6372 would help Connecticut workers and families through these difficult times.

Current law can work at cross-purposes with laws meant to provide a person or persons with minimum standards of sustenance, by permitting some of their aid to be transferred to creditors. HB 6372 would provide a reasonable expansion to the protection afforded to deposits of certain provenance such as child support, social security and unemployment by requiring banks to automatically exempt funds that are readily identifiable as pertaining to an exempt category. Persons who have a judgment entered against them are unlikely to be in a position to dispute an exemption if an attempt is made to collect. This law would have a beneficial impact on struggling Connecticut workers and families. While Covid-19 will eventually pass, this law would serve as a functional automatic stabilizer that ensures that those in need are able to sustain themselves and actually use the aid that our government has provided for them.

Thank you to the Banking Committee for the opportunity to testify. We ask that you stand with our state's working families by passing HB 6372.

<sup>1</sup> Bureau of Labor Statistics

<sup>2</sup> <https://www1.ctdol.state.ct.us/lmi/laborsit.asp>